श्री आनंद को-ऑप. बँक लि., चिंचवड, पुणे या बँकेस विशेष एकरकमी कर्ज परतफेड योजना लागू करण्याबाबत.

महाराष्ट्र शासन
सहकार, पणन व वस्त्रोद्योग विभाग
शासन निर्णय क्रमांक: युआरबी-१८२१/प्र.क्र.४२/७-स,
मादाम कामा रोड, हुतात्मा राजगुरु चौक,
मंत्रालय, मुंबई-४०००३२
दिनांक :- २७ सप्टेंबर, २०२१.

वाचा :- १) सहकार आयुक्त व निबंधक, सहकारी संस्था, पुणे यांचे पत्र क्र.ना.बँका/स.आ.- १/ओटीएस/आनंद बँक/२०२१/२१६७, दि. १७.०९.२०२१
२) भारतीय रिझर्व बँकेचे पत्र क्र. डीओआर.सीओ.एआयडी.एनओ.डी - ४६/१२.२२.४७४/२०२०-२१, दि.२३.१२.२०२०.

प्रस्तावना-:

श्री आनंद को-ऑप. बँक लि., चिंचवड, पुणे या बँकेस "विशेष एकरकमी कर्ज परतफेड योजना" मंजूर करण्याबाबत सहकार आयुक्त व निबंधक, सहकारी संस्था, पुणे यांनी संदर्भाधिन दिनांक १७.०९.२०२१ रोजी शासनास प्रस्ताव सादर केला आहे.

श्री आनंद को-ऑप. बँक लि., चिंचवड, पुणे या बँकेच्या ठेवी अदा करण्यासाठी थकीत कर्जाची वसुली होणे आवश्यक आहे. त्यानुषंगाने विशेष एकरकमी कर्ज परतफेड योजना मंजूर केल्यास बँकेचे वाढते एन.पी.ए. कमी होण्यास मदतच होईल. ही बाब विचारात घेता, श्री आनंद को-ऑप. बँक लि., चिंचवड, पुणे या बँकेस "विशेष एकरकमी कर्ज परतफेड योजना" मंजूर करण्याची बाब शासनाच्या विचाराधीन होती.

शासन निर्णय-:

सहकार आयुक्त व निबंधक, सहकारी संस्था, पुणे यांनी दि. १७.०९.२०२१ रोजीच्या पत्राद्वारे श्री आनंद को-ऑप. बँक लि., चिंचवड, पुणे या बँकेसंदर्भात सादर केलेल्या विशेष एकरकमी कर्ज परतफेड योजनेस मंजूरी देण्याच्या प्रस्तावास महाराष्ट्र सहकारी संस्था अधिनियम, १९६० चे कलम १५७ मधील तरतूदीनुसार शासनास प्राप्त असलेल्या अधिकारानुसार महाराष्ट्र सहकारी संस्था नियम, १९६१ मधील नियम - ४९ च्या तरतुदीमधून सूट देऊन श्री आनंद को-ऑप. बँक लि., चिंचवड, पुणे या बँकेस परिशिष्ट "अ" प्रमाणे नमूद विशेष एकरकमी कर्ज परतफेड योजनेस मान्यता देण्यात येत आहे.

रिझर्व बँक श्री आनंद को-ऑप. बँक लि., चिंचवड, पुणे या बँकेवरील निर्बंधास प्रत्येकवेळी ज्या कालावधीसाठी मुदतवाढ देईल त्या कालावधीपर्यंत विशेष एकरकमी कर्ज परतफेड योजना लागू राहील .

वरील योजनेच्या अंमलबजावणीचा सहकार आयुक्त व निबंधक, सहकारी संस्था, पुणे यांनी दरमहा आढावा घेऊन भारतीय रिझर्व बँकेच्या अटींचे श्री आनंद को-ऑप. बँक लि., चिंचवड, पुणे यांचेकडून काटेकोरपणे पालन होत असल्याची खात्री करावी.

सदर शासन निर्णय महाराष्ट्र शासनाच्या www.maharashtra.gov.in या संकेतस्थळावर उपलब्ध करण्यात आला असून त्याचा संकेतांक २०२१०९२७१५१३१६४८०२ असा आहे. हा आदेश डिजीटल स्वाक्षरीने साक्षांकित करुन निर्गमित करण्यात येत आहे.

महाराष्ट्राचे राज्यपाल यांच्या आदेशानुसार व नांवाने,

Shrikrushna Anandrao Wadekar

Digitally signed by Shrikrushna Anandrao Wadekar
DN: CN = Shrikrushna Anandrao Wadekar, C = IN, S = Maharashtra, O = GOVERNMENT OF MAHARASHTRA, OU = COOPERATION MARKETING AND TEXTILE DEPARTMENT
Date: 2021.09.27 15:15:20 +05'30'

(श्रीकृष्ण वाडेकर)
वि.का.अ. तथा सहनिबंधक, महाराष्ट्र शासन

प्रत :-

१) सहकार आयुक्त व निबंधक, सहकारी संस्था, महाराष्ट्र राज्य, पुणे.
२) विभागीय सहनिबंधक, सहकारी संस्था, पुणे
३) जिल्हा उपनिबंधक, सहकारी संस्था, पुणे.
४) प्रशासक, श्री आनंद को-ऑप. बँक लि., चिंचवड, पुणे.

<u>परिशिष्ट “अ”</u>

शासन निर्णय क्र. युआरबी-१८२१/प्र.क्र.४२/७-स, दिनांक २७ सप्टेंबर, २०२१ सोबतचे सहपत्र

<u>BANK ONE TIME SETTLEMENT SCHEME</u>

1) Name of the Scheme :- Shri Anand Co-Op Bank Ltd, Chinchwad, Pune Special One Time Settlement Scheme

2) Borrowers eligible for the OTS Scheme: -

A) The scheme will apply to all secured / unsecured Non-Performing Accounts (NPAs) as on ३१.०३.२०२० in all sectors irrespective of the nature of business/ activity/purpose of advances, which have subsequently become Doubtful or Loss Assets.

B) The cases wherein Bank has initiated recovery action under the SRFAESI Act-२००२ or Maharashtra Cooperative Societies Act १९६० or any other Act.

C) Cases pending before any court of Law, and or before Assistant/Deputy Registrar/Joint Registrar of Co-operative Societies, Pune/Co-operative Court, Pune/Debt Recovery Tribunal, subject to Consent Terms before the concerned Court/Authority .

D) Cases wherein bank has already obtained Award/ Decree / Recovery Certificate.

E) All the loans which have exceeded the borrowing exposure limit will also be covered under the scheme.

F) The Guarantor of loan will be eligible for applying for the scheme, If the borrower has not applied for the scheme

३] <u>The following categories of loans will not be eligible for the OTS Scheme:</u> -

A) Cases of willful default, frauds and malfeasance.

B) Loans with tie-up arrangements for recovery e.g. Loans availed by salary earners with tie-up with employer.

C) Loans availed of or guaranteed by Directors or close relatives of Directors or by firm/companies/institutions in which the Directors/specified relatives are interested without prior approval of Reserve Bank of India.

D) Loans guaranteed by Government (including cases where Government guarantee has been invoked but not honoured by the Government

E) Loans under Government directed programs.

४] <u>Last date for application for the scheme : -</u>

A) The applications from borrowers under this scheme shall be received latest within ९० days from the date of approval of the Scheme by Government of Maharashtra and or The Registrar of Cooperative Societies. The bank shall maintain a separate register of all applications received under the scheme.

B) The decision on the Application received under the scheme should be taken by the bank within ३० days and decision shall be communicated to the borrower.

C) The mortgaged property of the borrower will only be released if all loan accounts,

Secured or Unsecured are settled fully, whether under the scheme or otherwise.

५] <u>Settlement Formula: - Amount & Cut Off Date: -</u>

(A) NPAs classified as Doubtful or Loss as on March ३१, २०१७.

The minimum amount that should be recovered under the revised guidelines in respect of compromise settlement of NPAs classified as doubtful or loss as on March ३१, २०१७ would be १००% of the outstanding balance in the account as on the D-१ date plus other charges such as legal fee, insurance, advertisement published newspaper for recovery etc. which are receivables.

After the date of D-३, Interest not to be considered & calculated for the purpose of OTS. But the OTS amount will not be less than the Outstanding Principal (present ledger balance) amount as on the date of settlement.

However, at the time of payment of final instalment of the OTS the Bank could waive Penal interest, legal charges and other charges if any.

Particulars	Amount in Lakhs
O/s. Principal as on D-१ Date	Rs.
(Add) Interest as on D-१ Date	Rs.
Total O/s. Balance as on D-१ Date	Rs.
(Add) Charges debited to A/c after D-१ Date	Rs.
Total	**Rs.**
(Less) Amount credited to A/C after D-१ Date	Rs.
Grand Total	**Rs.**
(Add) Interest @८% simple p.a. from D-१ date to D-३ Date	Rs.
Settlement Amount:-	**Rs.**

(B) NPAs classified as doubtful or loss assets during the period from १ April २०१७ to ३१ March २०२०

The minimum amount that should be recovered under this category is as follows:-

The minimum amount that should be recovered in respect of NPAs classified as doubtful or loss during the period from १st April, २०१७ to ३१st March, २०२० would be १००% of the outstanding balance in the account as on the date on which the account was categorized as NPA, plus the minimum interest rate fixed by the bank on advances till the date of final payment.

But the OTS amount will not be less than the Outstanding Principal (present ledger balance) amount as on the date of settlement.

Particulars	Amount in Lakhs
O/s. Principal as on D-१ Date	Rs.
(Add) Interest as on D-१ Date	Rs.
Total O/s. Balance as on D-१ Date	Rs.
(Add) Other amount debited to A/c after D-१ Date	Rs.
Total	**Rs.**
(Less) Amount credited to A/C after D-१ Date	Rs.
Grand Total	**Rs.**
(Add) Interest @८% simple p.a. from D-१ date to settlement date	Rs.
Settlement Amount	**Rs.**

६] **Payment Terms: -**

A) Entire settlement amount to be paid within one month without any interest, if Bullet Payment is made.

OR

B) २५% of OTS amount as Down Payment within one month and balance payment within.

a) ६ months @ minimum ८% simple interest p.a.	From the date of sanction of OTS / filing of consent terms.
b) Up to ११ months @minimum १०% simple interest p.a.	

७) **Other Conditions of the Scheme: -**

A) After accepting the scheme, the bank will implement it in the same manner to all borrowers without any discrimination .

B) The bank will provide a copy of the scheme if requested by the borrower.

C) The date and category of NPA should be fixed as per the office record of the bank and as certified by the auditor.

D) If the borrower asks for the information of his loan account (ledger) to be mentioned in the application under this scheme, the bank should make this information available to the borrower immediately.

८) **Other provisions related to the scheme: -**

A) The bank shall provide all the details of the compromised account under the scheme to the next general meeting through separate subject for recording at the special/annual general meeting.

B) Bank will not debit Recovery charges under this scheme to the account approved and recovered under the scheme.

C) The guarantor being responsible to the loan, if the borrower has not applied under this scheme, guarantor can also apply for this scheme and avail benefit of scheme.

९] Settlement of chronic NPAs over Rs. १०.०० crore: -

This Scheme would be applicable to NPAs over Rs १० crore only with the prior approval of the Registrar of Co-operative Societies.

१०] Sanctioning Authority: -

The Branch Manager will scrutinize the OTS application and will forward it to Chief Executive Officer in prescribed format. On receipt of such proposal, the same will be examined by the Chief Executive Officer. Chief Executive Officer will place the proposal with recommendations to the Administrator or the Board of Administrator or the Board of Directors for their approval. The Administrator or the Board of Administrator or the Board of Directors shall be the final Authority for giving the decision in this regard.

११] General: -

A) The waiver allowed by the bank in terms of this scheme is on its own strength and
no financial support from outside is expected. The Bank shall not ask and seek the Government or RBI any support for implementation.

B) The bank will submit a report on the progress in recovery of NPA॰s under the scheme every quarter to the Commissioner for Co-operation and Registrar of Co-operatives Societies.

Shrikrushna
Anandrao Wadekar

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DN: CN = Shrikrushna Anandrao Wadekar, C = IN, S = Maharashtra, O = GOVERNMENT OF MAHARASHTRA, OU = COOPERATION MARKETING AND TEXTILE DEPARTMENT
Date: 2021.09.27 15:15:41 +05'30'

(श्रीकृष्ण वाडेकर)
वि.का.अ. तथा सहनिबंधक, महाराष्ट्र शासन

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